

JUDGE McMAHON

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

Steven Vornea,

Plaintiff,  
- against -

Cavalry Portfolio Services, LLC,

Defendant.

X

Civil Action No.:

**12 CIV 0011**

*ECF Case - CM*

**COMPLAINT AND**  
**DEMAND FOR**  
**TRIAL BY JURY**

X

Plaintiff Steven Vornea ("Plaintiff" or "Loeb"), by and through his attorneys, FREDRICK SCHULMAN & ASSOCIATES, Attorneys at Law, as and for his Complaint against the Defendant Cavalry Portfolio Services, LLC, ("Defendant" or "Cavalry"), respectfully sets forth, complains and alleges, upon information and belief, the following:

**INTRODUCTION/PRELIMINARY STATEMENT**

1. Plaintiff brings this action for damages and declaratory and injunctive relief arising from the Defendant's violation(s) of Sec. 1692 et. seq. of Title 15 of the United States Code, commonly referred to as the Fair Debt Collections Practices Act ("FDCPA").

**PARTIES**

2. Plaintiff is a resident of the State of New York, County of New York, residing at 219 East 5<sup>th</sup> Street, New York, New York 10003.

3. Defendant is a Delaware corporation operating as a debt collection firm, with a principal place of business at 500 Summit Lake Drive, Valhalla, New York 10595, and is authorized to do business in the State of New York.

4. The Defendant is a “debt collector” as the phrase is defined and used in the FDCPA.

**JURISDICTION AND VENUE**

5. The Court has jurisdiction over this matter pursuant to 28 USC Sec. 1331, as well as 15 USC Sec. 1692 et. seq. and 28 USC Sec. 2201. If applicable, the Court also has pendent jurisdiction over any State law claims in this action pursuant to 28 USC Sec. 1367(a).

6. Venue is proper in this judicial district pursuant to 28 USC Sec. 1391(b)(2).

**FACTUAL ALLEGATIONS**

7. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered “1” through “6” herein with the same force and effect as if the same were set forth at length herein.

8. Upon information and belief, on a date better known to the Defendant, the Defendant began collection activities on an alleged consumer debt from the Plaintiff (“Alleged Debt”).

9. On or about October 14, 2011, the Defendant sent a letter to the Plaintiff in which the balance due was stated as \$4,840.80.

10. In the letter to Plaintiff, the Defendant neglected to state that the Alleged Debt was accruing interest, and the letter did not include a listing of interest charges.

11. On or about November 1, 2011, the Plaintiff obtained a copy of his credit report in which the balance was listed as \$4,873.00, which upon information and belief, included interest accrued on Alleged Debt.

12. Defendant employed false and deceptive means to collect a debt.

13. Said failure on the part of the Defendant is a violation of the FDCPA, 15 USC Sec 1692e which prohibits the use of any “false, deceptive, or misleading representation or means in connection with the collection of any debt”.

14. As a result of the Defendant's deceptive, misleading and/or unfair debt collection practices, the Plaintiff has been damaged.

**FIRST CAUSE OF ACTION**  
**(Violations of the FDCPA)**

15. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "14" herein with the same force and effect as if the same were set forth at length herein.

16. Defendant's debt collection efforts attempted and/or directed towards the Plaintiff violate various provisions of the FDCPA, including but not limited to 15 USC §1692e(10) and 1692f(1).

17. As a result of the Defendant's violations of the FDCPA, the Plaintiff has been damaged and is entitled to damages in accordance with the FDCPA.

**DEMAND FOR TRIAL BY JURY**

18. Plaintiff demands and hereby respectfully requests a trial by jury for all claims and issues in this Complaint to which the Plaintiff is or may be entitled to a jury trial.

**PRAYER FOR RELIEF**

**WHEREFORE**, Plaintiff Steven Vornea demands judgment from the Defendant Cavalry Portfolio Services, LLC, as follows:

- A. For actual damages provided and pursuant to 15 USC Sec. 1692k(a)(1);
- B. For statutory damages provided and pursuant to 15 USC Sec. 1692k(a)(2)(A);
- C. For attorneys' fees and costs provided and pursuant to 15 USC Sec. 1692k(a)(3);
- D. For a declaration that the Defendant's practices violated the provisions of the FDCPA;  
and,
- E. For any such other and further relief, as well as further costs, expenses and disbursements of this action, as this Court may deem just and proper.

Dated: New York, New York  
January 3, 2012

Respectfully submitted,

By:



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Attorney for Plaintiff  
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